

**In the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-8. (Canceled).

9. (New) A computer implemented method of formatting an electronic transaction message between a user device and a transaction server system in a network including a plurality of different user devices communicating with the transaction server system to conduct different types of financial transactions requiring different information depending upon the type of transaction, comprising:

identifying the type of financial transaction based on a user's input to an input device;

selecting data fields required to transmit information necessary to conduct the transaction from a plurality of predetermined data fields used to transmit information for the different types of financial transactions;

determining a data format for the electronic transaction message between one of the user devices and a transaction server that includes the selected data fields for information required to conduct the transaction, the transaction message including first and second message segments wherein the first message segment includes a data field for a code that uniquely identifies the user device from other user devices connected to the transaction server system and the second message segment includes data fields necessary to transmit the information required to conduct the financial transaction and omits those data fields for information relating to the other types of financial transactions conducted on the system; and

wherein the first message segment includes a data field for identifying the format of the second message segment.

10. (New) The method of claim 9 wherein the first message segment includes a data field for routing information for routing the message in the network.

11. (New) A method of conducting a financial transaction using a system including a plurality of different user devices communicating with one or more transaction servers to

conduct different types of financial transactions, the different types of financial transactions requiring different information depending upon the type of transaction, comprising:

- 5           determining a data format for an electronic transaction message between one of the user devices and a transaction server, the transaction message including at least first and second message segments, each of the message segments having a plurality of data fields, wherein;
- the first message segment includes at least one data field for storing data that does not change for different transactions, the data stored in the data field uniquely identifying the user
- 10   device;
- the second message segment has a variable arrangement of data fields that change for different financial transactions as a function of the type of financial transaction conducted;
- wherein the first message segment includes a data field that identifies the format of the data fields of the second message segment, the format of the second message segment including
- 15   data fields for information specific to the type of financial transaction and omitting data fields containing information relating to the other types of financial transactions conducted on the system; and
- electronically transmitting the transaction message to conduct the transaction.

12. (New) The method of claim 11 wherein the transaction message includes a third message segment, the method further comprising determining a data format for the third message segment and including a data field in the first message segment that identifies the format of the data fields of the third message segment wherein the format of the third message segment
- 5   includes data fields specific to a good or service selected by the user of the user device.

13. (New) The method of claim 11 wherein a data field of the first message segment specifies one of a method of payment selected from a group consisting of ATM card, credit card, debit card, smart card or cash.

14. (New) The method of claim 11 wherein the transaction server communicates with a vendor to provide the good or service identified by the user to complete the financial transaction.

15. (New) The method of claim 11 wherein the second message segment includes data fields for authorization information necessary to conduct the financial transaction.

16. (New) A system for conducting a variety of different financial transactions comprising:

a plurality of different user devices communicating with a transaction server to conduct different financial transactions including a computer readable data storage device with a  
5 electronic transaction message received from a user device stored thereon, the message including a plurality of message segments, each having including a plurality of data fields therein;

wherein a first message segment has at least one fixed data field storing data that does not change for different financial transactions, the data stored in the fixed data field uniquely identifying the user device that transmitted the message; and

10 wherein a second message segment has a variable format of data fields selected from a plurality of predetermined data fields for different financial transactions, the second message segment including the data fields for information required to transact a selected one of a plurality of different financial transactions conducted using the system and omitting the predetermined data fields not required for the transaction; and

15 the first message segment having a data field including a code that identifies the format of the data fields of the second message segment.

17. (New) The system of claim 16 wherein the message stored on the transaction server further comprises a third message segment having a variable arrangement of data fields selected from a plurality of predetermined data fields for different goods and service, the third message  
5 segment including the data fields for information required to purchase a good or service using the system and omitting the predetermined data fields not required for the purchase.

18. (New) The system of claim 16 wherein a data field of the second message segment is formatted to store a code indicating a chosen method of payment by the user is currency.

19. (New) The system of claim 16 wherein the second message segment includes a variable number of data fields as a function of the methods of payments allowed by the user device.

20. (New) The system of claim 16 wherein a data field of the first message segment specifies one of a method of payments selected from a group consisting of ATM card, credit card, debit card, smart card or cash.